

In re:
Frank Emery Torok, II
Debtor

Case No. 21-12867-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 24, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2022:

Recip ID	Recipient Name and Address
db	+ Frank Emery Torok, II, 5201 Stansfield Dr, Zionsville, PA 18092-2088
cr	+ US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2022 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Frank Emery Torok II claputka@laputkalaw.com, jen@laputkalaw.com; jbolles@laputkalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Frank Emery Torok II

Debtor

CHAPTER 13

US Bank Trust National Association, Not In Its
Individual Capacity But Solely As Owner Trustee
For VRMTG Asset Trust

NO. 21-12867 PMM

Movant

vs.

Frank Emery Torok II

Debtor11 U.S.C. Sections 362 and 1301

Joann M. Torok

Co-Debtor

Scott F. Waterman, Esquire

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,977.39**, which breaks down as follows;

Post-Petition Payments:	November 2021 to December 2021 at \$2,293.81/month
	January 2022 to March 2022 at \$2,450.59
Fees & Costs Relating to Motion:	\$1,038.00
Total Post-Petition Arrears	\$12,977.39

2. The Debtor(s) shall cure said arrearages through within the following schedule:

a) Debtor shall list the property by April 1, 2022, and provide proof of listing to Movant, through its undersigned counsel

b) Debtor shall sell the property by September 1, 2022, including a complete payoff to US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust based upon a accurate payoff amount at the time of closing

3. In the event any of the events listed within Section 2 are not completed within the listed deadline, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

4. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
5. If the case is converted to Chapter 7, the Movant may file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
8. The parties agree that a facsimile signature shall be considered an original signature.

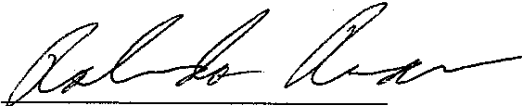
Date: March 3, 2022

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: March 10, 2022

/s/ Charles Laputka, Esquire
Charles Laputka, Esquire
Attorney for Debtors

Date: 3/18/22



Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 24th day of March, 2022. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Patricia M. Mayer